

PRODUCT CATEGORY		CUSTOMER'S CONTRIBUTION	BASE RATE			VALUE OF BASE RATE										
	INTEREST RATE TYPE			MARGIN	LO	DAN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 6M AS AT 08/04/2024	BBRH / BBRC / BBRB AS AT 08/04/2024	TOTAL INTEREST	APR	INITIAL CHARGES	TOTAL PAYMENT AMOUNT		
PERSONAL BANKING																
HOUSING LOANS*					EXA	/IPLE										
Primary Housing Loan Transfer & New	Floating	≥ 35%	EURIBOR 6M	1.65%	€	100,000	35	€ 537	3.844%	-	5.494%	5.64%	€ 0	€ 225,485		
	Floating	≥ 35%	BBRH	2.42%	€	100,000	35	€ 473	-	2.08%	4.50%	4.59%	€ 0	€ 198,848		
Primary Housing Loan Transfer & New Open Market Value > €350,000 (Note 1)	Floating	20% - 34%	BBRH	2.67%	€	100,000	35	€ 489	-	2.08%	4.75%	4.86%	€0	€ 205,406		
	Floating	20% - 34%	EURIBOR 6M	1.95%	€	100,000	35	€ 557	3.844%	-	5.794%	5.95%	€0	€ 233,808		
Housing Loans - Secondary/ Holiday Home (Transfer & New)	Floating	> 35%	BBRH	2.77%	€	100,000	35	€ 495	-	2.08%	4.85%	5.15%	€ 1,080	€ 208,056		
	Floating	> 35%	EURIBOR 6M	1.95%	€	100,000	35	€ 557	3.844%	-	5.794%	6.15%	€ 1,080	€ 233,808		
Housing Loans - Investment	Floating	> 35%	BBRH	3.17%	€	100,000	25	€ 599	-	2.08%	5.25%	5.62%	€ 1,080	€ 179,838		
investment	Floating	<b>&gt; 35%</b>	EURIBOR 6M	2.60%	€	100,000	25	€ 672	3.844%	-	6.444%	<b>6.90%</b>	€ 1,080	€ 201,596		

<sup>\*</sup>Housing loan interest rates quoted above, are applicable for loan amounts up to €300,000. For higher amounts a separate interest rate quotation will be provided by the Bank on a case by case basis. Note 1: The specific product is only available for the financing of Housing loans where the residence is assessed as having an open market value exceeding €350,000.

STUDENT LOANS					E	XAMPLE								I
Secured	Floating	-	BBRC	2.05%		€ 50,00	) 15	€ 404	-	3.29%	5.34%	5.66%	€0	€ 72,793
Secured	Floating	-	EURIBOR 6M	2.75%		€ 50,00	) 15	€ 438	3.844%	-	6.594%	6.99%	€0	€ 78,888
ECO LOANS					E	XAMPLE								
Eco Electric New Car Loans	Floating	>35%	BBRC	2.45%		€ 30,00	) 7	€ 435	-	3.29%	5.74%	6.35%	€ 380	€ 36,505
	Floating	>35%	EURIBOR 6M	2.55%		€ 30,00	) 7	€ 444	3.844%	-	6.394%	7.05%	€ 380	€ 37,297
ECO Electric New Car Loans	Floating	20%-35%	BBRC	2.95%		€ 30,00	) 7	€ 442	-	3.29%	6.24%	6.88%	€ 380	€ 37,110
	Floating	20%-35%	EURIBOR 6M	2.90%		€ 30,00	) 7	€ 449	3.844%	-	6.744%	7.42%	€ 380	€ 37,725
	Floating	>35%	BBRC	2.95%		€ 30,00	) 7	€ 442	-	3.29%	6.24%	6.88%	€ 380	€ 37,110
Eco Hybrid New Car Loans	Floating	>35%	EURIBOR 6M	2.65%		€ 30,00	) 7	€ 445	3.844%	-	6.494%	7.15%	€ 380	€ 37,419
Eco Hybrid New Car Loans	Floating	20%-35%	BBRC	3.25%		€ 30,00	) 7	€ 446	-	3.29%	6.54%	7.20%	€ 380	€ 37,475
-	Floating	20%-35%	EURIBOR 6M	3.15%		€ 30,00	) 7	€ 453	3.844%	-	6.994%	7.69%	€ 380	€ 38,032
	Floating	**LTV ≤ 65%	BBRH	2.42%		€ 75,00	) 10	€ 777	-	2.08%	4.50%	5.11%	€ 830	€ 93,288
Eco Home Improvement Loans - Secured by Residential property	Floating	**LTV ≤ 80%	BBRH	2.67%		€ 75,00	) 10	€ 786	-	2.08%	4.75%	5.37%	€ 830	€ 94,378

\*\*The interest rate applicable depends on the ratio of the loan amount requested to the market value of the residential property as valued by an approved valuator of the Bank.



PRODUCT CATEGORY														
	INTEREST RATE TYPE	CUSTOMER'S CONTRIBUTION	BASE RATE	MARGIN	LOA	IN AMOUNT	LOAN TERM (YEARS)	MONTHLY INSTALMENT AMOUNT	EURIBOR 6M AS AT 08/04/2024	BBRH / BBRC / BBRB AS AT 08/04/2024	TOTAL INTEREST	APR	INITIAL CHARGES	TOTAL PAYMEN AMOUNT
PERSONAL BANKING														
CAR LOANS					EXAM	IPLE								
	Floating	>30%	BBRC	2.85%	€	20,000	7	€ 294	-	3.29%	6.14%	6.77%	€ 250	€ 24,659
New Car Loans	Floating	>30%	EURIBOR 6M	3.15%	€	20,000	7	€ 302	3.844%	-	6.994%	7.68%	€ 250	€ 25,355
	Floating	20%-30%	BBRC	3.25%	€	20,000	7	€ 297	-	3.29%	6.54%	7.19%	€ 250	€ 24,983
	Floating	20%-30%	EURIBOR 6M	4.05%	€	20,000	7	€ 311	3.844%	-	7.894%	8.65%	€ 250	€ 26,101
Jsed Car Loans	Floating	>40%	BBRC	3.67%	€	20,000	7	€ 302	-	3.29%	6.96%	7.64%	€ 250	€ 25,327
	Floating	>40%	EURIBOR 6M	5.00%	€	20,000	7	€ 320	3.844%	-	8.844%	9.69%	€ 250	€ 26,902
ERSONAL LOANS					EXAM	IPLE								
Cash Collateral	-	-	Term Deposit rate	1.00%	€	10,000	8	€ 108	-	-	1.00%	1.42%	€ 150	€ 10,410
igital - myLo@n	Floating	-	BBRC	7.30%	€	5,000	2	€ 232	-	3.29%	10.59%	11.70%	€ 25	€ 5,597
Secured by Residential Property	Floating	-	BBRC	2.35%	€	100,000	15	€ 825	-	3.29%	5.64%	6.16%	€ 1,080	€ 148,453
cource by nestacinari roperty	Floating	-	EURIBOR 6M	3.00%	€	100,000	15	€ 890	3.844%	-	6.844%	7.45%	€ 1,080	€ 160,270
Unsecured	Floating	-	BBRC	6.35%	€	10,000	8	€ 150	-	3.29%	9.64%	10.58%	€ 150	€ 14,388
	Floating	-	EURIBOR 6M	7.47%	€	10,000	8	€ 159	3.844%	-	11.314%	12.45%	€ 150	€ 15,247
URRENT ACCOUNTS - OVERDR	AFTS***				EXAM	IPLE								
igital - myOverdr@ft	Floating	-	BBRC	7.30%	€	5,000	3 months	N/A	-	3.29%	10.59%	13.36%	€ 25	€ 5,158
alary Account	Floating	-	BBRC	5.75%	€	5,000	3 months	N/A	-	3.29%	9.04%	18.58%	€ 100	€ 5,213
eneral	Floating	-	BBRC	7.75%	€	5.000	3 months	N/A	-	3.29%	11.04%	20.92%	€ 100	€ 5,238

The base rates Ancoria Bank may use for a Floating Interest Rate are described in the Rates Definitions on the Bank's Website. In certain cases, our offer may differ, following our assessment of your personal financial and other circumstances.